Case 17-23764-KCF Doc 174 Filed 04/20/22 Entered 04/20/22 15:59:02 Desc Main Document Page 1 of 24

Fill in this information to identify your case:					
Debtor 1	Patricia Ann Bacon				
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse if, filing)	First Name	Middle Name	Last Name		
United States E	Bankruptcy Court for the:	DISTRICT OF NEW JERSEY			
Case number	17-23764				
(

■ Check if this is an amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information	12/15
Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for	supplying correct
information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended	schedules after you

Be a	as complete and accurate as possible. If two married people are filing together, both are equally responsible frmation. Fill out all of your schedules first; then complete the information on this form. If you are filing amend or original forms, you must fill out a new <i>Summary</i> and check the box at the top of this page.		
Par	Summarize Your Assets		
		Your a Value	issets of what you own
1.	Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B	\$	156,600.00
	1b. Copy line 62, Total personal property, from Schedule A/B	\$	22,646.21
	1c. Copy line 63, Total of all property on Schedule A/B	\$	179,246.21
Par	t 2: Summarize Your Liabilities		
			labilities nt you owe
2.	Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$	339,000.94
3.	Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$	586.18
	3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$	61,488.72
	Your total liabilities	\$	401,075.84
Par	Summarize Your Income and Expenses		
4.	Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$	3,630.00
5.	Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$	3,033.00
Par	4: Answer These Questions for Administrative and Statistical Records		
6.	Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with you	ur other s	chedules.
7.	■ Yes What kind of debt do you have?		
	Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.	a persona	l, family, or
	Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this	box and	submit this form to

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Debtor 1	Patricia	Ann	Bacon

the court with your other schedules.

Case number (if known) 17-23764

3.	From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form
	122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.

2,900.00

9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

	Total cla	im
From Part 4 on Schedule E/F, copy the following: 9a. Domestic support obligations (Copy line 6a.)	\$	0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$	586.18
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$	0.00
9d. Student loans. (Copy line 6f.)	\$	0.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$	0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$	0.00
9g. Total. Add lines 9a through 9f.	\$	586.18

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	Boodinent	i age o oi			
Fill in this information to identify	your case:				
Debtor 1 Patricia Ann	Bacon	•			
First Name	Middle Name	Last Name			
Debtor 2					
(Spouse if, filling) First Name	Middle Name	Last Name			
United States Bankruptcy Court for	the: DISTRICT OF NEW JERSEY	, 			
Case number 17-23764					
Case number 17-23764 (if known)				■ Check	c if this is an
					ded filing
					-
Official Form 106D					
Schedule D: Credito	rs Who Have Claims	Secured	by Property	y	12/15
Be as complete and accurate as possib needed, copy the Additional Page, fill it known).	ole. If two married people are filing togeth out, number the entries, and attach it to	er, both are equally this form. On the to	y responsible for supp op of any additional p	olying correct information ages, write your name a	on. If more space is and case number (if
1. Do any creditors have claims secured	d by your property?				
☐ No. Check this box and subr	mit this form to the court with your oth-	er schedules. You	u have nothing else	to report on this form.	
Yes. Fill in all of the informat	·				
Part 1: List All Secured Claims					
	eas more than one secured claim, list the cre	editor senarately for	Column A	Column B	Column C
each claim. If more than one creditor has as possible, list the claims in alphabetical	s a particular claim, list the other creditors เก	Part 2. As much	Amount of claim Do not deduct the value of collateral.	Value of collateral that supports this claim	Unsecured portion If any
2.1 Bank of America	Describe the property that secures	the claim:	\$0.00	\$0.00	\$0.00
Creditor's Name					
co KML Law Group PC					
216 Haddon Ave Suite 406	As of the date you file, the claim is:	: Check all that			
Collingswood, NJ 08108	apply. Contingent				
Number, Street, City, State & Zip Code	Unliquidated				
	☐ Disputed				
Who owes the debt? Check one.	Nature of lien. Check all that apply.				
Debtor 1 only	An agreement you made (such as	mortgage or secure	ed		
Debtor 2 only	car loan)				
Debtor 1 and Debtor 2 only	Statutory lien (such as tax lien, me	echanic's lien)			
At least one of the debtors and another					
☐ Check If this claim relates to a community debt	Other (including a right to offset)				
Date debt was incurred	Last 4 digits of account num	nber <u>7414</u>			
Add the dollar value of your entries i	in Column A on this page. Write that num	ıber here:	\$	0.00	
If this is the last page of your form, a Write that number here:	add the dollar value totals from all pages.	i	\$	0.00	
Part 2: List Others to Be Notifie	d for a Debt That You Already Liste	<u>:d</u>			
to collect from you for a debt you owe	to be notified about your bankruptcy for a to someone else, list the creditor in Part isted in Part 1, list the additional creditors	: 1, and then list the	collection agency he	re. Similarly, if you have	more than one
Name, Number, Street, City, Sta Bank of America	ate & Zip Code	On which	line in Part 1 did you er	nter the creditor? 2.1	
1610 East Saint Andrev Suite B150	vs Street	Last 4 digi	its of account number_		
Santa Ana, CA 92705					

Official Form 106D

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Fill in t				
	nis information to identify your ca	se:		
Debtor	Patricia Ann Bacon			
	First Name	Middle Name	Last Name	
Debtor :		Middle Name	Last Name	
Spouse if	, faing) First Name	Middle Name	Last Name	
United \$	States Bankruptcy Court for the:	DISTRICT OF NEW JE	RSEY	
Case ni	ımber 17-23764			
(if known)				Check if this is an
				amended filing
~ cc: .	1.			
	al Form 106E/F		1013	40145
	dule E/F: Creditors Wh		ured Claims RIORITY claims and Part 2 for creditors with NONPRI	12/15
ichedule): Credit he Conti iumber (G: Executory Contracts and Unexpired ors Who Have Claims Secured by Propulation Page to this page. If you have in the known).	I Leases (Official Form 10 erty. If more space is nee no information to report in	Also list executory contracts on Schedule A/B: Prop 06G). Do not include any creditors with partially secunded, copy the Part you need, fill it out, number the ern a Part, do not file that Part. On the top of any addition	red claims that are listed in Schedule ntries in the boxes on the left. Attach
Part 1:	List All of Your PRIORITY Unse			
	iny creditors have priority unsecured cl	anns agamst your		
	lo. Go to Part 2.			
	'as			
	CO .			
	_	Unsecured Claims		
Part 2:	_			
Part 2: 3. Do a	List All of Your NONPRIORITY	ed claims against you?	urt with your other schedules.	
Part 2: 3. Doa □ N	List All of Your NONPRIORITY any creditors have nonpriority unsecure to. You have nothing to report in this part.	ed claims against you?	urt with your other schedules.	
Part 2: 3. Do a	List All of Your NONPRIORITY iny creditors have nonpriority unsecure to. You have nothing to report in this part. Yes.	ed claims against you? Submit this form to the cou		
Part 2: 3. Do a I N 4. List	List All of Your NONPRIORITY any creditors have nonpriority unsecure to. You have nothing to report in this part. Yes. all of your nonpriority unsecured claim n. list the creditor separately for each claim	ed claims against you? Submit this form to the countries in the alphabetical order. For each claim listed, ide	urt with your other schedules. er of the creditor who holds each claim. If a creditor he entify what type of claim it is. Do not list claims already in we more than three nonpriority unsecured claims fill out the content of the co	cluded in Part 1. If more than one
Part 2: 3. Do a I N 4. List	List All of Your NONPRIORITY any creditors have nonpriority unsecure to. You have nothing to report in this part. Yes. all of your nonpriority unsecured claim n. list the creditor separately for each claim	ed claims against you? Submit this form to the countries in the alphabetical order. For each claim listed, ide	er of the creditor who holds each claim. If a creditor he entify what type of claim it is. Do not list claims already in	cluded in Part 1. If more than one
Part 2: 3. Do a I N 4. List clain cred	List All of Your NONPRIORITY any creditors have nonpriority unsecure to. You have nothing to report in this part. Yes. all of your nonpriority unsecured claim n. list the creditor separately for each claim	ed claims against you? Submit this form to the country s in the alphabetical orde n. For each claim listed, ide creditors in Part 3.If you have	er of the creditor who holds each claim. If a creditor he entify what type of claim it is. Do not list claims already in	cluded in Part 1. If more than one he Continuation Page of Part 2. Total claim
Part 2: 3. Do a I N 4. List clain cred	List All of Your NONPRIORITY Iny creditors have nonpriority unsecured io. You have nothing to report in this part. Yes. all of your nonpriority unsecured claim in, list the creditor separately for each claim itor holds a particular claim, list the other of Bradley Oil Co Nonpriority Creditor's Name	ed claims against you? Submit this form to the countries in the alphabetical order. For each claim listed, idepreditors in Part 3.lf you have	er of the creditor who holds each claim. If a creditor had entify what type of claim it is. Do not list claims already in we more than three nonpriority unsecured claims fill out to so of account number 5001	cluded in Part 1. If more than one he Continuation Page of Part 2. Total claim
Part 2: 3. Do a I N 4. List clain cred	List All of Your NONPRIORITY Iny creditors have nonpriority unsecured io. You have nothing to report in this part. Yes. all of your nonpriority unsecured claim in, list the creditor separately for each claim itor holds a particular claim, list the other of Bradley Oil Co Nonpriority Creditor's Name 706 Lareine Ave	ed claims against you? Submit this form to the countries in the alphabetical order. For each claim listed, idepreditors in Part 3.lf you have	er of the creditor who holds each claim. If a creditor ha entify what type of claim it is. Do not list claims already in we more than three nonpriority unsecured claims fill out t	cluded in Part 1. If more than one he Continuation Page of Part 2. Total claim
Part 2: 3. Do a I N 4. List clain cred	List All of Your NONPRIORITY Iny creditors have nonpriority unsecured io. You have nothing to report in this part. Yes. all of your nonpriority unsecured claim in, list the creditor separately for each claim itor holds a particular claim, list the other of Bradley Oil Co Nonpriority Creditor's Name	ed claims against you? Submit this form to the countries in the alphabetical order. For each claim listed, ideoreditors in Part 3.If you have tast 4 digits.	er of the creditor who holds each claim. If a creditor had entify what type of claim it is. Do not list claims already in we more than three nonpriority unsecured claims fill out to so of account number 5001	cluded in Part 1. If more than one he Continuation Page of Part 2. Total claim
Part 2: 3. Do a I N 4. List clain cred	List All of Your NONPRIORITY In creditors have nonpriority unsecured to. You have nothing to report in this part. Tes. all of your nonpriority unsecured claim n, list the creditor separately for each claim iter holds a particular claim, list the other of Bradley Oil Co Nonpriority Creditor's Name 706 Lareine Ave Bradley Beach, NJ 07720	s in the alphabetical order. Submit this form to the countries in the alphabetical order. For each claim listed, ideoreditors in Part 3.If you have been supported to the countries. Last 4 digits when was to the date.	er of the creditor who holds each claim. If a creditor has entify what type of claim it is. Do not list claims already in ve more than three nonpriority unsecured claims fill out to sof account number 5001 the debt incurred? ate you file, the claim is: Check all that apply	cluded in Part 1. If more than one he Continuation Page of Part 2. Total claim
Part 2: 3. Do a I N 4. List clain cred	List All of Your NONPRIORITY iny creditors have nonpriority unsecured to. You have nothing to report in this part. Yes. all of your nonpriority unsecured claim n, list the creditor separately for each claim iter holds a particular claim, list the other of Bradley Oil Co Nonpriority Creditor's Name 706 Lareine Ave Bradley Beach, NJ 07720 Number Street City State Zip Code	s in the alphabetical order. Submit this form to the countries in the alphabetical order. So in the alphabetical order. For each claim listed, ideoreditors in Part 3.If you have the countries with the countries of the data of the data of the data.	er of the creditor who holds each claim. If a creditor has entify what type of claim it is. Do not list claims already in we more than three nonpriority unsecured claims fill out to soft account number 5001 the debt incurred? ate you file, the claim is: Check all that apply ent	cluded in Part 1. If more than one he Continuation Page of Part 2. Total claim
Part 2: 3. Do a I N 4. List clain cred	List All of Your NONPRIORITY In creditors have nonpriority unsecured to. You have nothing to report in this part. Yes. all of your nonpriority unsecured claim, list the creditor separately for each claim iter holds a particular claim, list the other of the complete o	sin the alphabetical orden. For each claim listed, idecreditors in Part 3.If you have tast 4 digits When was tast 4 digits Unliquida	er of the creditor who holds each claim. If a creditor he entify what type of claim it is. Do not list claims already in ve more than three nonpriority unsecured claims fill out the soft account number 5001 the debt incurred? ate you file, the claim is: Check all that apply ent ated	cluded in Part 1. If more than one he Continuation Page of Part 2. Total claim
Part 2: 3. Do a I N 4. List clain cred	List All of Your NONPRIORITY Iny creditors have nonpriority unsecured to. You have nothing to report in this part. Yes. all of your nonpriority unsecured claim, list the creditor separately for each claim iter holds a particular claim, list the other of the company of the	s in the alphabetical order. Is in the contingence of the data of the data order. In contingence of the data order. In contingence or the data order. In contingence or the data order. In contingence or the data order.	er of the creditor who holds each claim. If a creditor he entify what type of claim it is. Do not list claims already in ve more than three nonpriority unsecured claims fill out the soft account number 5001 the debt incurred? ate you file, the claim is: Check all that apply ent ated	cluded in Part 1. If more than one he Continuation Page of Part 2. Total claim
Part 2: 3. Do a I N 4. List clain cred	List All of Your NONPRIORITY In creditors have nonpriority unsecured to. You have nothing to report in this part. Yes. all of your nonpriority unsecured claim, list the creditor separately for each claim iter holds a particular claim, list the other of the company of the com	s in the alphabetical order. Is in the alphabetical order. Last 4 digits When was to the date of the da	er of the creditor who holds each claim. If a creditor has entify what type of claim it is. Do not list claims already in ve more than three nonpriority unsecured claims fill out to s of account number 5001 the debt incurred? ate you file, the claim is: Check all that apply ent ated B NPRIORITY unsecured claim:	cluded in Part 1. If more than one he Continuation Page of Part 2. Total claim
Part 2: 3. Do a I N 4. List clain cred	List All of Your NONPRIORITY In creditors have nonpriority unsecured to. You have nothing to report in this part. Yes. all of your nonpriority unsecured claim, list the creditor separately for each claim iter holds a particular claim, list the other of the complete o	s in the alphabetical order. For each claim listed, idecreditors in Part 3.If you have a soft the data of the data	er of the creditor who holds each claim. If a creditor had entify what type of claim it is. Do not list claims already in ve more than three nonpriority unsecured claims fill out the sof account number 5001 the debt incurred? ate you file, the claim is: Check all that apply ent lated NPRIORITY unsecured claim: loans ons arising out of a separation agreement or divorce that	cluded in Part 1, If more than one he Continuation Page of Part 2. Total claim \$291.67
Part 2: 3. Do a I N 4. List	List All of Your NONPRIORITY Iny creditors have nonpriority unsecure Io. You have nothing to report in this part. Yes. all of your nonpriority unsecured claim In, list the creditor separately for each claim Itor holds a particular claim, list the other of Bradley Oil Co Nonpriority Creditor's Name 706 Lareine Ave Bradley Beach, NJ 07720 Number Street City State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only At least one of the debtors and another Check if this claim is for a communication.	Submit this form to the countries in the alphabetical order. For each claim listed, idecreditors in Part 3.If you have a last 4 digits. When was to a Continge Unliquidation Disputed Type of NOI or Student Inty debt Obligation report as price.	er of the creditor who holds each claim. If a creditor had entify what type of claim it is. Do not list claims already in ve more than three nonpriority unsecured claims fill out the sof account number 5001 the debt incurred? ate you file, the claim is: Check all that apply ent lated NPRIORITY unsecured claim: loans ons arising out of a separation agreement or divorce that	cluded in Part 1, If more than one he Continuation Page of Part 2. Total claim \$291.67

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Debto	r 1 Patricia Ann Bacon	Case number (if known) 17-23764	
4.2	Credit Acceptance	Last 4 digits of account number 3905	Unknown
<u></u>	Nonpriority Creditor's Name 25505 West 12 Mile Rd Suite 3000	When was the debt incurred?	
	Southfield, MI 48034 Number Street City State Zip Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.		
	Debtor 1 only	☐ Contingent	
	Debtor 2 only	Unliquidated	
	Debtor 1 and Debtor 2 only	☐ Disputed	
	At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Student loans ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify 2015 kia optima	
	Li res	Other: Specify 2010 title Optime	
4.3	Credit One Bank	Last 4 digits of account number 4321	\$665.00
	Nonpriority Creditor's Name co LVNV 55 Beattie Place Suite 110	When was the debt incurred?	
	Okatie, SC 29909 Number Street City State Zip Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.		
	Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	Debtor 1 and Debtor 2 only	☐ Disputed Type of NONPRIORITY unsecured claim:	
	☐ At least one of the debtors and another	Student loans	
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify	
4.4	Jersey Central Power	Last 4 digits of account number	Unknown
	Nonpriority Creditor's Name P.O. Box 3687	When was the debt incurred?	
	Akron, OH 44309-3687 Number Street City State Zip Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	El Austria	
	Debtor 1 only	Contingent	
	Debtor 2 only	☐ Unliquidated	
	Debtor 1 and Debtor 2 only	☐ Disputed Type of NONPRIORITY unsecured claim:	
	☐ At least one of the debtors and another	Student loans	
	☐ Check if this claim is for a community debt	☐ Obligations arising out of a separation agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	
	■ No	lacksquare Debts to pension or profit-sharing plans, and other similar debts	
	☐ Yes	Other. Specify	

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Debto	¹ Patricia Ann Bacon	Case number (if known) 17-23764	
4.5	Jersey Discount Oil Company	Last 4 digits of account number 6373	\$707.06
	Nonpriority Creditor's Name 9 Central Ave Red Bank, NJ 07701	When was the debt incurred?	
	Number Street City State Zip Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one. Debtor 1 only	☐ Contingent	
	☐ Debtor 2 only	☐ Unliquidated	
	Debtor 1 and Debtor 2 only	☐ Disputed Type of NONPRIORITY unsecured claim:	
	☐ At least one of the debtors and another	Student loans	
	☐ Check if this claim is for a community debt	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	☐ Yes	Other. Specify	···
4.6	Jersey Shore University Med Center	Last 4 digits of account number 3616	\$3,641.21
-	Nonpriority Creditor's Name P.O. Box 416765 Boston, MA 02241	When was the debt incurred?	_
	Number Street City State Zip Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	☐ Contingent	
	Debtor 1 only	☐ Unliquidated	
	Debtor 2 only	☐ Disputed	
	☐ Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	At least one of the debtors and another	☐ Student loans	
	☐ Check if this claim is for a community debt Is the claim subject to offset?	\square Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	\square Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify	_
4.7	NJ American Water	Last 4 digits of account number	Unknown
	Nonpriority Creditor's Name Two Gateway Center	When was the debt incurred?	_
	Newark, NJ 07102 Number Street City State Zip Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	☐ Contingent	
	Debtor 1 only	☐ Unliquidated	
	Debtor 2 only	☐ Disputed	
	Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	At least one of the debtors and another	☐ Student loans	
	☐ Check if this claim is for a community debt ls the claim subject to offset?	\square Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify	

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Debtor	1 Patricia Ann Bacon	Case number (if known) 17-23764	
4.8	Optimum Cable	Last 4 digits of account number	\$0.00
	Nonpriority Creditor's Name PO Box 371897 Pittsburgh, PA 15250-7897	When was the debt incurred?	
	Number Street City State Zip Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	☐ Contingent	
	Debtor 1 only	☐ Unliquidated	
	☐ Debtor 2 only	☐ Disputed	
	Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	At least one of the debtors and another	☐ Student loans	
	☐ Check if this claim is for a community debt is the claim subject to offset?	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify	
4.9	Orthopaedic Institute	Last 4 digits of account number 6008	\$259.00
	Nonpriority Creditor's Name 226 Rte 37 West	When was the debt incurred?	
	Toms River, NJ 08755 Number Street City State Zip Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.		
	Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	Debtor 1 and Debtor 2 only	☐ Disputed Type of NONPRIORITY unsecured claim:	
	At least one of the debtors and another	Student loans	
-	☐ Check if this claim is for a community debt	☐ Obligations arising out of a separation agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	
	■ No	\square Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify	
4.10	Shop HQ	Last 4 digits of account number	\$208.92
	Nonpriority Creditor's Name PO Box 88	When was the debt incurred?	
	Farmingdale, NY 11735-0088	When was the dept incurred r	
	Number Street City State Zip Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	☐ Contingent	
	Debtor 1 only	☐ Unliquidated	
	☐ Debtor 2 only	☐ Disputed	
	☐ Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	☐ At least one of the debtors and another	☐ Student loans	•
	☐ Check if this claim is for a community debt is the claim subject to offset?	\square Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify	

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Debtor	1 Patricia	Ann Bacon		Case nu	ımber (if known)	17-23764	
4.11	Shore Spi	ne & Pain editor's Name	Last 4 digits of account numb	er			\$381.00
	1215 Rout	te 70 Ste 1001 I, NJ 08701-6958	When was the debt incurred?				
	Number Stree	t City State Zip Code	As of the date you file, the clai	im is: Check	all that apply		
	Who incurred	d the debt? Check one.	☐ Contingent				
	Debtor 1 o	only	Unliquidated				
	Debtor 2 o	only	☐ Disputed				
	Debtor 1 a	and Debtor 2 only	Type of NONPRIORITY unsecu	ured claim:			
-	At least on	ne of the debtors and another	☐ Student loans				
		his claim is for a community debt subject to offset?	Obligations arising out of a s report as priority claims	eparation agr	eement or divorce	e that you did not	
	■ No		Debts to pension or profit-sh	aring plans, a	ınd other similar d	debts	
	☐ Yes		Other. Specify	,,		 	
Part 3:	List Othe	ers to Be Notified About a Del	ot That You Already Listed		······································		
trying more	to collect from than one credi	n you for a debt you owe to some	out your bankruptcy, for a debt that one else, list the original creditor in sted in Parts 1 or 2, list the additior page.	Parts 1 or 2,	, then list the col	llection agency here	e. Similarly, if you have
	nd Address		On which entry in Part 1 or Part 2 did		-		
	t One Bank Box 60500		ine <u>4.3</u> of (Check one):			ority Unsecured Clair	
		CA 91716-0500		■ Part 2: 0	Creditors with Nor	npriority Unsecured (Claims
,	,,,,		ast 4 digits of account number				
	nd Address t One Bank	/LVNV	On which entry in Part 1 or Part 2 did not be a did not b			ority Unsecured Clair	ms
	enger & Ste			Part 2: (Creditors with Nor	npriority Unsecured (Claims
	East Paris /						
Grand	l Rapids, M		ast 4 digits of account number				
	nd Address v Discount		On which entry in Part 1 or Part 2 did y	-	-	ority Unsecured Clair	ms
PO Bo	ox 248		anamataranta V			npriority Unsecured (
Oakhu	urst, NJ 077		ast 4 digits of account number				
						ыффур <mark>а — пр. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1.</mark>	
	nd Address		On which entry in Part 1 or Part 2 did y Line 4.6 of (<i>Check one):</i>			ority Unsecured Clair	
	rvel & Malo	•	ille <u>4.0</u> of (offect offe).			only Onsecured Clair apriority Unsecured (
	3ox 727	-		■ Pan 2: €	Preditors with Not	apriority onsecured (Jiaims
		Green Grove Rd					
Neptu	ne, NJ 077		ast 4 digits of account number				
	····		-				_
	nd Address een R. Wall		On which entry in Part 1 or Part 2 did y Line 4.5 of (<i>Check one):</i>			ority Unsecured Clair	
	lighway 70		une <u>4.0</u> or (oneck one).			npriority Unsecured (
	005567-03			Fall 2.	Pleations with Mot	aphority offsecured t	Jianiis
Manas	squan, NJ (and district of account assumban				
			ast 4 digits of account number				
Part 4:	Add the	Amounts for Each Type of Un	secured Claim				
		f certain types of unsecured clain	s. This information is for statistical	I reporting p	urposes only. 28	U.S.C. §159. Add t	he amounts for each type
					Tota	al Claim	
	6a	a. Domestic support obligations		6a.	\$	0.00	••
Total cla		. Taxes and certain other debts	you owe the government	6b.	\$	0.00	
1 0	6c		jury while you were intoxicated	6c.	\$	0.00	-
	6d	l. Other. Add all other priority unse	cured claims. Write that amount here	e. 6d.	\$	0.00	<u>.</u>

Official Form 106 E/F

Case 17-23764-KCF Doc 174 Filed 04/20/22 Entered 04/20/22 15:59:02 Desc Main Document Page 9 of 24

Debtor 1 Pat	tricia A	nn Bacon C		Imber (if known)	17-23764
	6e.	Total Priority. Add lines 6a through 6d.	6e.	\$	0.00
	6f.	Student loans	6f.	Total	Claim 0.00
otal claims rom Part 2	6g.	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$	0.00
	6h.	Debts to pension or profit-sharing plans, and other similar debts	6h.	\$	0.00
	6i.	Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$	6,153.86
	6j.	Total Nonpriority. Add lines 6f through 6i.	6j.	\$	6,153.86

Debtor 1	Patricia Ann Ba	acon		
	First Name	Middle Name	Last Name	
Debtor 2				
Spouse if, filing)	First Name	Middle Name	Last Name	
	ankruptcy Court for the	DISTRICT OF NEW JEF	RSEY	
Gase number (if known)	17-23764			■ Check if this is ar

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

	Sign Below							
Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?								
■ N	do							
	es. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119)						
that th	penalty of perjury, I declare that I have read the summary and ey are true and correct. / Patricia Ann Bacon atricia Ann Bacon gnature of Debtor 1	schedules filed with this declaration and Signature of Debtor 2						
Da	ate April 11, 2022	Date						

Official Form 106Dec

Declaration About an Individual Debtor's Schedules

Debtor 1 Patricia Ann Bacon Trist tiess Meson Name List Name Amended fitting meneded fitting List Check if this is an meneded fitting menede	Fill in this inform	nation to identify your	case:				
Debtor 2 (Sexues & Illing) First Name Misside Name Last Name United States Bankruptcy Court for the: DISTRICT OF NEW JERSEY Case number 17-23764 (Indiowal) Official Form 108 Statement of Intention for Individuals Filing Under Chapter 7 12/15 If you are an individual filling under chapter 7, you must fill out this form if:							
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write your name and case number (if known). Part II			,		.,		
Part 1: List Your Creditors Who Have Secured Claims 1. For any creditors that you listed in Part 1 of Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D), fill in the information below. Identify the creditor and the property that is collateral what do you intend to do with the property that secures a debt? Creditor's Carrington Mortgage Services name: Description of 1406 6th Avenue Neptune, NJ property 07753-4948 Monmouth County securing debt: FMV \$180,000 less 13% COS =\$23,400 Creditor's Santander Consumer USA name: Description of 2015 BMW 328I XDR Retain the property and enter into a Reaffirmation Agreement. Retain the property and enter into a Reaffirmation Agreement. Retain the property and enter into a Reaffirmation Agreement. Retain the property and enter into a Reaffirmation Agreement. Retain the property and enter into a Reaffirmation Agreement. Retain the property and enter into a Reaffirmation Agreement. Retain the property and enter into a Reaffirmation Agreement. Retain the property and enter into a Reaffirmation Agreement. Retain the property and lexplain]: Part 2: List Your Unexpired Personal Property Leases For any unexpired personal property lease that you listed in Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G), fill in the information below. Do not list real estate leases. Unexpired leases are leases that are still in effect; the lease period has not yet ended. You may assume an unexpired personal property lease if the trustee does not assume it. 11 U.S.C. § 365(p)(2).	Be as complete a	ınd accurate as possib	ole. If more space is	s needed, att	ach a separate sheet to this	form. On the top	of any additional pages,
1. For any creditors that you listed in Part 1 of Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D), fill in the information below. Identify the creditor and the property that is collateral secures a debt? Creditor's Carrington Mortgage Services name: Description of 1406 6th Avenue Neptune, NJ property 07753-4948 Monmouth County securing debt: Creditor's Santander Consumer USA name: Description of 2015 BMW 328I XDR property securing debt: Surrender the property and enter into a Reaffirmation Agreement. Retain the property and redeem it. Retain the property and enter into a Reaffirmation Agreement. Retain the property and fexplain]: Yes Part 2: List Your Unexpired Personal Property Leases For any unexpired personal property lease that you listed in Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G), fill in the information below. Do not list real estate leases. Unexpired leases are leases that are still in effect; the lease period has not yet ended. You may assume an unexpired personal property lease if the trustee does not assume it. 11 U.S.C. § 365(p)(2).	write yo	our name and case nur	nber (if known).				
Identify the creditor and the property that is collateral Identify the creditor and the property that is collateral Identify the creditor and the property that is collateral Identify the creditor and the property that is collateral Identify the creditor and the property that is collateral Identify the creditor and the property that is collateral Identify the creditor and the property that is collateral Identify the creditor and the property that is collateral Identify the creditor and the property that is collateral Identify the creditor and the property that is collateral Identify the creditor and the property that is collateral Identify the creditor and the property as exempt on Schedule C? Identify the creditor and the property and redeem it. Identify the creditor and the property and redeem it. Identify the creditor and the property and redeem it. Identify the creditor and the property and redeem it. Identify the creditor and the property and redeem it. Identify the creditor and the property and redeem it. Identify the creditor and the property and redeem it. Identify the creditor and the property and redeem it. Identify the creditor and the property and redeem it. Identify the creditor and the property and redeem it. Identify the creditor and the property that and the property and redeem it. Identify the creditor and the property that and the property and redeem it. Identify the creditor and the property that and the property and redeem it. Identify the creditor and the property that and the property that and the property and redeem it. Identify the creditor and the property that and the property that and the property that and the property and redeem it. Identify the creditor and the property that and the property that and the property that and the property and redeem it. Identify the creditor and the property that and the property that and the property that and the property and redeem it. Identify the property that and the property that and the property that and the property t	Part 1: List Yo	our Creditors Who Hav	e Secured Claims				
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Creditor's Carrington Mortgage Services name: Description of property of 1406 6th Avenue Neptune, NJ property securing debt: Creditor's Santander Consumer USA name: Description of property securing debt: Creditor's Santander Consumer USA name: Description of property securing debt: Description of property securing debt: Description of property securing debt: Description of 2015 BMW 328I XDR property securing debt: Part 2: List Your Unexpired Personal Property Leases For any unexpired personal property lease that you listed in Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G), fill in the information below. Do not list real estate leases. Unexpired leases are leases that are still in effect; the lease period has not yet ended. You may assume an unexpired personal property lease if the trustee does not assume it. 11 U.S.C. § 365(p)(2).	information be	low.				er er er er en mak i kirking om i skink kirkinmelj om gapaj om mer (j. V. 150).	
Description of property of the property and redeem it. Description of property of the property of the property of the property securing debt: Creditor's Santander Consumer USA name: Description of property of the proper	Identify the cre	ditor and the property t	nat is collateral				
Description of 1406 6th Avenue Neptune, NJ property							
Description of property of the property and redeem it. Description of property of the property of the property of the property securing debt: Creditor's Santander Consumer USA name: Description of property of the proper	Creditor's C:	arrington Mortgage	Services	□ Surreno	ler the property		No
Description of property property securing debt: Creditor's Santander Consumer USA name: Description of property securing debt: Part 2: List Your Unexpired Personal Property Leases For any unexpired personal property lease that you listed in Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G), fill in the information below. Do not list real estate leases. Unexpired leases are leases that are still in effect; the lease period has not yet ended. You may assume an unexpired personal property lease if the trustee does not assume it. 11 U.S.C. § 365(p)(2).						_	
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Securing debt: FMV \$180,000 less 13% COS =\$23,400 Creditor's Santander Consumer USA name: Description of property securing debt: Part 2: List Your Unexpired Personal Property Leases For any unexpired personal property lease that you listed in Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G), fill in the information below. Do not list real estate leases. Unexpired leases are leases that are still in effect; the lease period has not yet ended. You may assume an unexpired personal property lease if the trustee does not assume it. 11 U.S.C. § 365(p)(2).					=		
Creditor's Santander Consumer USA name: Retain the property and redeem it. Retain the property and enter into a Reaffirmation Agreement. Retain the property and [explain]: Part 2: List Your Unexpired Personal Property Leases For any unexpired personal property lease that you listed in Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G), fill in the information below. Do not list real estate leases. Unexpired leases are leases that are still in effect; the lease period has not yet ended. You may assume an unexpired personal property lease if the trustee does not assume it. 11 U.S.C. § 365(p)(2).		FMV \$180,000	-	□ Retain	the property and [explain].		
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Description of 2015 BMW 328I XDR Reaffirmation Agreement. property Retain the property and [explain]: Part 2: List Your Unexpired Personal Property Leases For any unexpired personal property lease that you listed in Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G), fill in the information below. Do not list real estate leases. Unexpired leases are leases that are still in effect; the lease period has not yet ended. You may assume an unexpired personal property lease if the trustee does not assume it. 11 U.S.C. § 365(p)(2).	name:						Vaa
property securing debt: Part 2: List Your Unexpired Personal Property Leases For any unexpired personal property lease that you listed in Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G), fill in the information below. Do not list real estate leases. Unexpired leases are leases that are still in effect; the lease period has not yet ended. You may assume an unexpired personal property lease if the trustee does not assume it. 11 U.S.C. § 365(p)(2).	Description of	2015 RMW 328I XE	nR			_	Tes
Part 2: List Your Unexpired Personal Property Leases For any unexpired personal property lease that you listed in Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G), fill in the information below. Do not list real estate leases. Unexpired leases are leases that are still in effect; the lease period has not yet ended. You may assume an unexpired personal property lease if the trustee does not assume it. 11 U.S.C. § 365(p)(2).	· ·	2010 BMW 0201 AL			-		
For any unexpired personal property lease that you listed in Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G), fill in the information below. Do not list real estate leases. Unexpired leases are leases that are still in effect; the lease period has not yet ended. You may assume an unexpired personal property lease if the trustee does not assume it. 11 U.S.C. § 365(p)(2).							
For any unexpired personal property lease that you listed in Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G), fill in the information below. Do not list real estate leases. Unexpired leases are leases that are still in effect; the lease period has not yet ended. You may assume an unexpired personal property lease if the trustee does not assume it. 11 U.S.C. § 365(p)(2).	Dort 2: Lint V-	ur linovnirad Daras	1 Proporty Losson				
in the information below. Do not list real estate leases. Unexpired leases are leases that are still in effect; the lease period has not yet ended. You may assume an unexpired personal property lease if the trustee does not assume it. 11 U.S.C. § 365(p)(2).	For any unexpire	d personal property le	ase that you listed	l in Schedule	G: Executory Contracts and	l Unexpired Lease	s (Official Form 106G), fill
	in the information	n below. Do not list rea	al estate leases. Ur	nexpired leas	ses are leases that are still ir	n effect; the lease	period has not yet ended.
Describe your unexpired personal property leases Will the lease be assumed?	rou may assume	an unexpired persona	ai broberty lease it	the trustee C			
	Describe your u	nexpired personal pro	perty leases			Will the	e lease be assumed?

Statement of Intention for Individuals Filing Under Chapter 7

page 1

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Debtor 1 Patricia Ann Bacon	Case number (if known) 17-23764
Description of leased Property:	□ No
Lessor's name: Description of leased	☐ Yes ☐ No
Property:	☐ Yes
Lessor's name: Description of leased	□ No
Property:	☐ Yes
Lessor's name: Description of leased	□ No
Property:	☐ Yes
Lessor's name: Description of leased	□ No
Property:	☐ Yes
Part 3: Sign Below	
Under penalty of perjury, I declare that I have indicated my intention property that is subject to an unexpired lease.	about any property of my estate that secures a debt and any personal
X /s/ Patricia Ann Bacon Patricia Ann Bacon Signature of Debtor 1	Signature of Debtor 2
Date April 11, 2022	Date

Fill	in this info	rmation to identify you	r case:			
De	btor 1	Patricia Ann Bac				
Do	btor 2	First Name	Middle Name	Last Name		
	ouse if, filing)	First Name	Middle Name	Last Name	· · · · ·	
Un	ited States E	Bankruptcy Court for the:	DISTRICT OF NEW JER	SEY		
Ca	se number	17-23764				
	nown)					Check if this is an amended filing
_		4.0-				
		orm 107 et of Financial	Δffairs for Individ	duals Filing for Ba	ankruptcy	4/1:
info	ormation. If nber (if kno	more space is needed wn). Answer every que	attach a separate sheet to stion.	are filing together, both are this form. On the top of an	equally responsible for s y additional pages, write y	upplying correct rour name and case
Pa	rt 1: Give	Details About Your Ma	arital Status and Where You	u Lived Before		
1.	What is yo	our current marital state	ıs?			
	☐ Marrie	ed				
	■ Not m	arried				
2.	During the	e last 3 years, have you	lived anywhere other than	where you live now?		
	■ No					
	☐ Yes. I	List all of the places you	lived in the last 3 years. Do r	not include where you live now	<i>t</i> .	
	Debtor 1	Prior Address:	Dates Debtor 1 lived there	Debtor 2 Prior Ad	dress:	Dates Debtor 2 lived there
3 . stat	Within the les and territ	e l ast 8 years, did you e ories include Arizona, Ca	ver live with a spouse or le lifornia, Idaho, Louisiana, Ne	gal equivalent in a commur evada, New Mexico, Puerto R	i ity property state or territ co, Texas, Washington and	ory? (Community propert I Wisconsin.)
	■ No □ Yes. I	Make sure you fill out Sc	hedule H: Your Codebtors (C	Official Form 106H).		,
Pa	rt 2 Exp	lain the Sources of You	r Income			
4.	Fill in the to	otal amount of income yo	ou received from all jobs and	ng a business during this ye all businesses, including part ve together, list it only once un	-time activities.	lendar years?
	■ No □ Yes.	Fill in the details.				
			Debtor 1		Debtor 2	
			Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)

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De	btor 1	Pa	tricia Ann	Bacon		Case	number (if known)	17-23764	
5.	Includunem gamb	lid you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, inemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and ambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1.							
	List e	each s	source and	the gross inco	ome from each source separate	ely. Do not include income t	hat you listed in lir	ne 4.	
		No							
		Yes.	Fill in the de	etails.					
					Debtor 1 Sources of income Describe below.	Gross income from each source (before deductions and exclusions)	Debtor 2 Sources of inc Describe below.		Gross income (before deductions and exclusions)
			1 of curre iled for ba	nt year until nkruptcy:	Social Security Disability	\$7,860.00	THE PARTY OF THE P		
Pa	ırt 3:	List	: Certain Pa	yments You	Made Before You Filed for B	ankruptcy			
6.	_	either No.	Neither D	ebtor 1 nor E	's debts primarily consumer Debtor 2 has primarily consur personal, family, or household	ner debts. Consumer debts	s are defined in 11	U.S.C. § 101	(8) as "incurred by an
			During the	90 days befo	ore you filed for bankruptcy, did	you pay any creditor a tota	l of \$6,825* or mo	re?	
			□ No.	Go to line 7					
			☐ Yes	paid that cr	each creditor to whom you paid reditor. Do not include payment	s for domestic support oblig	in one or more pay jations, such as cl	yments and tr hild support a	ne total amount you nd alimony. Also, do
			* Subject	not include to adjustmen	payments to an attorney for thi t on 4/01/22 and every 3 years	s bankruptcy case. after that for cases filed on	or after the date of	of adjustment	
		Yes.	Debtor 1 of During the	or Debtor 2 o	or both have primarily consur ore you filed for bankruptcy, did	mer debts. you pay any creditor a tota	I of \$600 or more?	?	
			■ No.	Go to line 7	7				
			☐ Yes	List below e	each creditor to whom you paid rments for domestic support ob r for this bankruptcy case.	a total of \$600 or more and ligations, such as child sup	the total amount port and alimony.	you paid that Also, do not i	creditor. Do not nclude payments to
	Cre	ditor'	s Name an	d Address	Dates of paymen	t Total amount paid	Amount you still owe	Was this pa	ayment for
7. Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone whe Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are an officer, director, person in control, or owner of 20% or more of their voting se including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support and alimony.				rships of which yo of their voting sec	ou are a gener curities; and a	ral partner; ny managing agent,			
		No							
			List all payr	nents to an ir Address	nsider. Dates of paymen	t Total amount	Amount you still owe	Reason for	this payment
8.	Mish	in 1 ·	igar hafara	vou filad fo	r bankruptcy, did you make a	ny navments or transfer a	ny property on a	ccount of a c	lebt that benefited an
u.	insid	der?			teed or cosigned by an insider.		113 brokerty on a		and advanced mi
		No							
			List all payr	ments to an ir	nsider				
	Insi	der's	Name and	Address	Dates of paymen	t Total amount	Amount you still owe	Reason for Include cred	this payment ditor's name

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Deb	tor 1	Patricia Ann Bacon		Case number (if kno	own) 17-23764	
Par	t 4:	Identify Legal Actions, Repossession	ns, and Foreclosures			
9.	List a	in 1 year before you filed for bankrupt all such matters, including personal injury fications, and contract disputes.	cy, were you a party in a cases, small claims action	any lawsuit, court action, or admir ons, divorces, collection suits, paterr	nistrative proceeding nity actions, support o	j? r custody
		No				
	— ,	Yes. Fill in the details.				
		e title e number	Nature of the case	Court or agency	Status of the c	ase
	Ann	ry James Justice vs Patricia n Bacon 076210-2015	Civil	Superior Court of New Jersey 71 Monumnet Park P.O Box 1270 Freehold, NJ 07728	☐ Pending ☐ On appeal ■ Concluded	
	Cen	sey Shore University Medical hter vs Patricia Ann Bacon 161836-2016	Civil	Superior Court of New Jersey 71 Monumnet Park P.O Box 1270 Freehold, NJ 07728	☐ Pending ☐ On appeal ■ Concluded	
10.	Chec	in 1 year before you filed for bankrupt isk all that apply and fill in the details belo No. Go to line 11. Yes. Fill in the information below. ditor Name and Address			irnished, attached, s ate	eized, or levied?
	-		Explain what happens			property
11.	acco	in 90 days before you filed for bankru unts or refuse to make a payment bed No Yes. Fill in the details.	ptcy, did any creditor, in cause you owed a debt?	icluding a bank or financial institu	ution, set off any am	ounts from your
	_	ditor Name and Address	Describe the action th	** ***	ate action was ken	Amount
12.	Withi	in 1 year before you filed for bankrupt t-appointed receiver, a custodian, or a	tcy, was any of your prop another official?	perty in the possession of an assi	gnee for the benefit	of creditors, a
	_	No Yes				
Par	t 5:	List Certain Gifts and Contributions				
	Withi	in 2 years before you filed for bankrup No Yes. Fill in the details for each gift. s with a total value of more than \$600	otcy, did you give any gi		\$600 per person?	Value
	Pers	person son to Whom You Gave the Gift and		th	ie gifts	
	Add	ress:				

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Deb	otor 1 Patricia Ann	Bacon		Case number (if know	wn) <u>17-23764</u>	
14.	■ No	you filed for bankruptcy,	did you give any gifts or contribu	tions with a total val	ue of more than	\$600 to any charity
		s to charities that total	Describe what you contributed	na	ites you	Value
	more than \$600 Charity's Name Address (Number, Stree		Describe what you continuted		ntributed	• aiue
Dar	t 6: List Certain Los					
	disaster, or gambling		r since you filed for bankruptcy, d	id you lose anything	pecause of the	π, πre, other
	■ No					
	☐ Yes. Fill in the de	etails.				
	Describe the propert how the loss occurre	ed Includ	ribe any insurance coverage for the le the amount that insurance has paing insurance claims on line 33 of Scienty.	d. List los	te of your	Value of property losi
Par	t 7: List Certain Pay	ments or Transfers				
	consulted about seek	king bankruptcy or prepare bankruptcy petition prepare	did you or anyone else acting on y ring a bankruptcy petition? ers, or credit counseling agencies for			rty to anyone you
	Person Who Was Pa Address Email or website add Person Who Made th		Description and value of any pr transferred	or	te payment transfer was ade	Amount of payment
	William H. Oliver, c 2240 State Highwa Neptune, NJ 07753	Jr., Esq. ny 33, Ste 112	Legal Fees \$2,500			\$2,500.00
	promised to help you	you filed for bankruptcy, o deal with your creditors ment or transfer that you lis	did you or anyone else acting on y or to make payments to your credi sted on line 16.	our behalf pay or tra itors?	nsfer any prope	rty to anyone who
	■ No					
	☐ Yes. Fill in the de	tails.				
	Person Who Was Pa Address	id	Description and value of any pre- transferred	or	ite payment transfer was ade	Amount of payment
	transferred in the ord Include both outright tra	inary course of your busi	did you sell, trade, or otherwise to ness or financial affairs? as security (such as the granting of sted on this statement.			
	Yes. Fill in the de	tails.				
	Person Who Receive Address		Description and value of property transferred	Describe any p	ived or debts	Date transfer was made
	Person's relationship	p to you		paid in exchan	ıge	

Official Form 107

Case 17-23764-KCF Doc 174 Filed 04/20/22 Entered 04/20/22 15:59:02 Page 17 of 24 Document Case number (if known) 17-23764 Debtor 1 Patricia Ann Bacon 19. Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called asset-protection devices.) Yes. Fill in the details. Date Transfer was Description and value of the property transferred Name of trust made Part 8: List of Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units 20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Type of account or Date account was Last balance Last 4 digits of Name of Financial Institution and account number instrument closed, sold, before closing or Address (Number, Street, City, State and ZIP moved, or transfer Code) transferred 21. Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? No Yes. Fill in the details. Do you still Name of Financial Institution Who else had access to it? Describe the contents Address (Number, Street, City, have it? Address (Number, Street, City, State and ZIP Code) State and ZIP Code) 22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? Yes. Fill in the details. Describe the contents Do you still Name of Storage Facility Who else has or had access have it? to it? Address (Number, Street, City, State and ZIP Code) Address (Number, Street, City, State and ZIP Code) Part 9: Identify Property You Hold or Control for Someone Else 23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. Nο Yes. Fill in the details. Value Describe the property Owner's Name Where is the property? (Number, Street, City, State and ZIP Address (Number, Street, City, State and ZIP Code) Part 10: Give Details About Environmental Information For the purpose of Part 10, the following definitions apply: Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites.

- Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term.

Report all notices, releases, and proceedings that you know about, regardless of when they occurred.

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Debtor 1		Patricia Ann Bacon	(Case number (if known) 17-23764		
24.	Has a	any governmental unit notified you that	you may be liable or potentially liable u	under or in violation of an envir	onmental law?	
		No				
		Yes. Fill in the details.			./	
		e of site ress (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice	
25.	Have	you notified any governmental unit of	any release of hazardous material?			
		No				
		Yes. Fill in the details.				
		e of site ress (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice	
26.	Have	you been a party in any judicial or adn	ninistrative proceeding under any envir	onmental law? Include settleme	ents and orders.	
		No				
		Yes. Fill in the details.				
	Case Title Case Number		Court or agency Nature of the case Sta Name case Address (Number, Street, City,			
			State and ZIP Code)			
Pa	rt 11:	Give Details About Your Business or	Connections to Any Business			
27.	Withi	n 4 years before you filed for bankrupt	cy, did you own a business or have any	of the following connections to	o any business?	
		A sole proprietor or self-employed i	n a trade, profession, or other activity, e	either full-time or part-time		
	ı	☐ A member of a limited liability comp	any (LLC) or limited liability partnership	p (LLP)		
		☐ A partner in a partnership				
	-	☐ An officer, director, or managing ex	ecutive of a corporation			
	ļ	☐ An owner of at least 5% of the votin	g or equity securities of a corporation			
		No. None of the above applies. Go to F	Part 12.			
			in the details below for each business.	,		
		iness Name	Describe the nature of the business	Employer Identification nu	mber	
	Add (Num	ress ber, Street, City, State and ZIP Code)	Name of accountant or bookkeeper	Do not include Social Secu	rity number or ITIN.	
			•	Dates business existed		
28.	Withi	n 2 years before you filed for bankrupt utions, creditors, or other parties.	cy, did you give a financial statement to	o anyone about your business?	Include all financial	
		No				
	_	Yes. Fill in the details below.				
	Nam Add (Num		Date Issued			

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Fill in this info	ormation to identify your	case:			
Debtor 1	Patricia Ann Baco	on			
	First Name	Middle Name	Last Name		
Debtor 2 (Spouse if, filing)	First Name	Middle Name	Last Name		
	Bankruptcy Court for the:	DISTRICT OF NEW JI	ERSEY		
Case number	17-23764	· · · · · · · · · · · · · · · · · · ·			
(if known)					Check if this is an amended filing
Official F Statemer		ffairs for Indiv	riduals Filing for	Bankruptcy	4/19
information. If	e and accurate as possib f more space is needed, a own). Answer every quest	ittach a separate sheet	le are filing together, both a to this form. On the top of	are equally responsible for s any additional pages, write y	upplying correct /our name and case
Part 12: Sign	n Below				
are true and co	orrect, I understand that i	naking a false stateme	and any attachments, and nt, concealing property, or mprisonment for up to 20 ye	I declare under penalty of pe obtaining money or property ears, or both.	rjury that the answers by fraud in connection
Isl Patricia A	Inn Bacon X Tatue	ia Horan	•		
Patricia Ann Signature of I	Bacon	Sign	lature of Debtor 2		
Date April	11, 2022	Date			
Did you attach ■ No □ Yes	additional pages to You	r Statement of Financia	al Affairs for Individuals Fili	ing for Bankruptcy (Official F	orm 107)?
Did you pay or	agree to pay someone w	rho is not an attorney t	o help you fill out bankrupt	cy forms?	
	of Person Attach t	ne Bankruptcy Petition F	reparer's Notice, Declaration	, and Signature (Official Form	119).

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B2030 (Form 2030) (12/15)

United States Bankruptcy Court District of New Jersey

In i		Case No.	17-23764
	Debtor(s)	Chapter	7
	DISCLOSURE OF COMPENSATION OF ATTORNEY FOR	R DEBTOR	(S) - AMENDED
1.	Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney f compensation paid to me within one year before the filing of the petition in bankruptcy, or a be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankrup	greed to be paid	to me, for services rendered or to
	For legal services, I have agreed to accept	\$	2,500.00
	Prior to the filing of this statement I have received	\$	2,500.00
	Balance Due	\$	0.00
2.	\$28.00 of the filing fee has been paid.		
3.	The source of the compensation paid to me was:		
	■ Debtor □ Other (specify):		
4.	The source of compensation to be paid to me is:		
	■ Debtor □ Other (specify):		
5.	■ I have not agreed to share the above-disclosed compensation with any other person unle	ss they are memb	pers and associates of my law firm.
	☐ I have agreed to share the above-disclosed compensation with a person or persons who a copy of the agreement, together with a list of the names of the people sharing in the compensation.		
6.	In return for the above-disclosed fee, I have agreed to render legal service for all aspects of	the bankruptcy c	ase, including:
	 a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determing the preparation and filing of any petition, schedules, statement of affairs and plan which may concentration of the debtor at the meeting of creditors and confirmation hearing, and and defermed to the provisions as needed. Exemption planning and filing of reaffirmation agreements. 	y be required;	
7.	By agreement with the debtor(s), the above-disclosed fee does not include the following serve Defense or prosecution of any adversarial complaint including non-discretief for stay motion; Challenge or avoidance of any proof of claim; Acconfirmation hearing; Motion for loan modification or to sell or refinant professional; Conversion from or to Chapter 7 to 13 or conversion from settlement of controversy; Amendments to add additional creditors; Conversions, couriers, experts, travel and/or extraordinary Pacer or duplication of United States Trustee objection to case; Preparation and/or a with secured creditors.	schargeable; I dditional 341(a nce real estate m or to Chapte costs relating t cation costs/c	a) appearance or ; Application to employ er 13 to 7; Notice of o credit reports, judgment harges, etc. Response to

The Debtor(s) has agreed that this office may hire another attorney to appear for the debtor(s) at the 341 hearing.

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In re	Patricia Ann Bacon		Case No.	17-23764	
		Debtor(s)			

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S) - AMENDED

(Continuation Sheet)

CERTIFICATION I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding. April 11, 2022 Date Isl William H. Oliver, Jr. Signature of Attorney Oliver & Legg, LLC 2240 Highway 33 Suite 112 Neptune, NJ 07753 732-988-1500 Fax: 732-775-7404 courtdocs@oliverandlegg.com

Name of law firm

Bank of America co KML Law Group PC 216 Haddon Ave Suite 406 Collingswood, NJ 08108

Bank of America 1610 East Saint Andrews Street Suite B150 Santa Ana, CA 92705

Bradley Oil Co 706 Lareine Ave Bradley Beach, NJ 07720

Credit Acceptance 25505 West 12 Mile Rd Suite 3000 Southfield, MI 48034

Credit One Bank co LVNV 55 Beattie Place Suite 110 Okatie, SC 29909

Credit One Bank
P. O. Box 60500
City Of Industry, CA 91716-0500

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Jersey Central Power P.O. Box 3687 Akron, OH 44309-3687

Jersey Discount Oil Company 9 Central Ave Red Bank, NJ 07701

Jersey Discount Oil Company PO Box 248 Oakhurst, NJ 07755 Jersey Shore University Med Ce co Marvel & Maloney P.O. Box 727 3455 Route 66 & Green Grove Rd Neptune, NJ 07753

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Kathleen R. Wall, Esq. 2640 Highway 70 re: DC005567-03 Manasquan, NJ 08736

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Shop HQ PO Box 88 Farmingdale, NY 11735-0088

Shore Spine & Pain
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Lakewood, NJ 08701-6958

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United States Bankruptcy Court District of New Jersey

		•		
In re	Patricia Ann Bacon		Case No.	17-23764
		Debtor(s)	Chapter	7

VERIFICATION OF CREDITOR MATRIX - AMENDED

The above-named Debtor hereby verifies that the attached list of creditors is true and correct to the best of his/her knowledge.								
Date: April 11, 2022	Isl Patricia Ann Bacon Patricia Ann Bacon Signature of Debtor	Patricia	Deor					